#### **WORKING FOR OUR COMMUNITY**

#### **Protecting** Long Island Sound

Long Island Sound is one of Connecticut's most precious natural resources, and it plays a major role in our local and state economies. It's a source of employment, recreation and tourism. As a resident of a shoreline community and as vice chair of the General Assembly's Environment Committee, I believe that it must be closely guarded and preserved.



oined Gracelyn Guyol of the clean water advocacy group, CUSH, to view some of the new plantings CUSH planted along the Stonington harborfront to absorb nutrient-rich runoff from lawns

This year, I voted to override the governor's veto of a bill that creates a bi-state Long Island Sound Commission. This 14-member commission, which will include members from New York as well as Connecticut, will review major environmental, ecological and energy issues involving the Sound when potential threats arise, then seek consensus on strategies and recommend action.

I remain committed to meeting our goals of reducing nitrogen in the Sound and fighting negative impacts on our local fisheries. I believe that this commission will serve as a strong safeguard of this important resource and was proud to support its creation.



#### **Support for** the Sub Base

The U.S. Naval Submarine Base-New London contributes more than \$3 billion annually to our local and state economy and is a major employer in

southeastern Connecticut. This year, I worked to pass legislation that allows the federal Department of Defense to access \$50 million in state bonds to enhance infrastructure on the base. This action not only supports this important base, it also serves as another important demonstration of our commitment to keeping the base in Groton.



#### **Preserving Connecticut Farmland**

Much of Connecticut's farmland and open space is in jeopardy of being paved over, threatening the state's farming industry and quality of life. This new law helps the state permanently protect 1,300 acres of farmland across Connecticut. Thanks to the new law, farmers will have greater certainty that the land they depend on will remain farmland. A special board will also review options for preserving more open space and farmland—a boost for the economy and the environment.



#### Dear Neighbor,

These are difficult days for many residents of Connecticut. The global recession brought on by last year's financial crisis has hit Connecticut hard. People have lost their jobs and even their homes. In these challenging times, I know many of our citizens may find themselves in need of help and information. I have included a list of phone numbers and Web sites that you may find helpful. If you have difficulty using any of these resources, please contact my office for further assistance.

Some difficult decisions lay ahead. I ask for your thoughts as we seek to put our state on a more sound financial footing, encourage business to grow and help get people back to work. I look forward to hearing from you.

> Andrew Maynard State Senator

#### Stay Informed in a "Green" Way



Sign-up to receive Capitol News, my monthly e-mail newsletter. It's a paperless way for me to about timely issues that impact our communities and our state. To sign up, visit www.SenatorMaynard.cga.ct.gov



What's happening at the State Capitol and around the state? Follow the Senate Democrats on Facebook and find out. Once again, it's paperless, informative and immediate: www.facebook.com/ CTSenateDemocrats



### **State Senator**

### Andrew Maynard

Legislative Office Building, Room 3000, Hartford, CT 06106-1591 Capitol Phone: 1-800-842-1420; 860-240-0584 E-mail: Maynard@senatedems.ct.gov Web: www.SenatorMaynard.cga.ct.gov



I'm proud to represent the 18th Senate District: Griswold, Groton, North Stonington, Plainfield, Preston, Sterling, Stonington & Voluntown



### State Senator Andrew Maynard 18th District

## RESOURCE GUIDE

Serving Griswold, Groton, North Stonington, Plainfield, Preston, Sterling, Stonington & Voluntown

#### **FOR SENIORS**

- Agency on Aging
  The Senior Resources Agency on Aging in Norwich can connect you with the
  appropriate entities to deal with many of your needs including nutritional services,
  disease prevention and health promotion services, family caregivers support services
  and adult day care aide positions. Toll-free: 1-800-690-6998
- CHOICES Program
  The CHOICES Program provides information to persons age 60 and older.
  Currently, CHOICES is assisting seniors who need help enrolling in Medicare Part D.
  1-800-994-9422

#### **ENERGY SAVINGS**

At both the state and federal level, there are numerous ways for consumers to realize savings on their energy bills.

- Federal Tax Credits
  To help reduce energy costs and protect our environment, the federal government is
  offering tax credits to individuals who invest in making their homes more energy
  efficient. www.energystar.gov
- Help with Electric Bills The Forgiveness Program helps residential customers who heat with electricity and are having difficulty making payments. 1-800-322-9288
- More Help with Electric Bills The Matching Payment Plan helps low-income customers maintain year-round service. 1-800-442-5004
- Choose Your Electric Supplier
   The rate you pay for the generation portion of your electric bill may be lowered.
   1-877-947-3873; www.ctenergyinfo.com
- Home Energy Audits Home Energy Solutions energy audits are available to all households if you heat with natural gas or electricity for a \$75 fee. 1-877-947-3873; www.uinet.com (follow link to Weatherization page)
- Help with Heat The Connecticut Energy Assistance Program and the Contingency Heating Assistance Program help offset the costs of winter heating and also pay for weatherization services. For income eligibility and benefit levels, contact the Department of Social Services. 1-800-842-1132



#### **FOR VETERANS**

- Committee on Veterans' Affairs
  I serve as the Senate Vice-chair of the Connecticut General
  Assembly's Select Committee on Veterans' Affairs which
  advocates for active-duty military personnel, veterans
  and military families in the state legislature.
  1-800-842-1420 (ask for my office or the Veterans'
  Committee)
- The Military Family Relief Fund
  This fund provides grants in times of financial
  hardship for the immediate families of active-duty
  military personnel and of National Guard and
  Reserve members who have been mobilized for
  service in the Global War on Terror. 1-860-524-4910
- The Connecticut Soldiers', Sailors' and Marines' Fund This fund provides temporary assistance to veterans and their families for needs including home heating assistance, help with rental payments and medical and dental expenses. 1-800-491-4941; www.ct.gov/ssmf
- The Office of Military Affairs
  This office supports Connecticut's military families and enhances quality of life and advocates for the state's defense industry. 860-270-8074; www.ct.gov/oma

#### H1N1 FLU

Connecticut Flu Watch For facts about influenza, and more information about novel H1N1 influenza, visit the Connecticut Flu Watch Web site. www.ct.gov/ctfluwatch; 1-800-830-9426

You may also contact your local health department:

- ► Groton: Ledge Light Health District 860-448-4882; www.ledgelighthd.org
- Town of Griswold 860-376-7060; www.griswold-ct.org/sanitationdept.html
- Stonington: Town of Stonington 860-535-5010; www.townofstonington.com
- Town of North Stonington 860-535-2877; www.northstoningtonct.gov/Pages/NStoningtonCT\_Dept/Health/
- Town of Preston 860-889-2529; www.preston-ct.org/html/town\_directory.html
- Voluntown, Sterling, Plainfield: Northeast District Dept. of Health 860-774-7350; www.nddh.org

#### **FORECLOSURE RELIEF**

- ► The First Step in Connecticut
  If you're having trouble paying your mortgage, or are facing delinquency or
  foreclosure, contact Neighborhood Housing Services of New Haven. This agency is
  prepared to give advice, screen your eligibility for potential assistance programs and
  offer other resources to help you keep your home. 203-777-6925
- Foreclosure Assistance Hotline Connecticut's Mortgage Foreclosure Assistance Hotline is available Monday through Friday, from 8 AM to 5 PM. The hotline provides materials, contact information and advice for Connecticut homeowners in any stage of foreclosure. 1-877-472-8313



#### **FOR JOBSEEKERS**

Where to Turn When Unemployed The United Way of Connecticut has produced a document titled "Where to Turn in Connecticut When You Become Unemployed." It contains various resources for individuals who have just lost their jobs. To receive a copy of this helpful publication, contact my office. 1-800-842-1420

#### TAX CREDITS FROM WASHINGTON

- Making Work Pay A refundable tax credit of up to \$400, or \$800 if filing a joint return.
- Temporary Increase in Earned Income Tax Credit Increases to income limits and credit percentages for working families with three or more qualifying children.
- ► Temporary Suspension of Tax on Portion of Unemployment Benefits For tax year 2009, taxpayers can exclude up to \$2,400 of unemployment compensation.
- ► The American Opportunity Tax Credit
  The Hope Credit has been extended two years, and up to \$2,500 of allowable expenses may be refundable.
- Qualified Opportunity Tax Credit (Sec 529 Accounts) For 2009 and 2010, qualified expenses for higher education tax free distributions is expanded.



**State Senator Andrew Maynard 18th District** 

# RESOURCE GUIDE

Serving Griswold, Groton, North Stonington, Plainfield, Preston, Sterling, Stonington & Voluntown

#### **RESOURCES FOR JOBSEEKERS**

#### Where to Turn When Unemployed

The United Way of Connecticut has produced a document titled "Where to Turn in

**Unemployed.**" It contains various resources for individuals who have just lost their jobs: information regarding unemployment insurance, medical benefits, legal assistance,

Connecticut When You Become

and help with job searches and money management. Contact my office at 1-800-842-1420 to receive this helpful publication or visit the Senate Democrats' Jobs Web page (see below) to download a copy.

#### **CTWorks Career Centers**

Regional, one-stop career centers provide job skills development services, including: job search strategies; resume writing and critique; interviewing techniques; and career exploration. There is a CTWorks center in Norwich at 113 Salem Turnpike, North Bldg., Suite 200. 860-859-5600, ext. 6

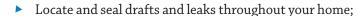
#### **More Information Online**

- www.senatedems.ct.gov/Jobs A one-stop source for additional links to the programs described above as well as employment search engines and job postings.
- www.ctjobandcareer.org CT Job and Career ConneCTion is an online resource for those seeking employment provides self-assessment tools to find the right occupation, general information about various careers and links to search for jobs and employers.
- www.jobcentral.org/ct CT JobCentral is an online job bank where individuals can search for jobs as well as upload their resume and access various employment-related information.

	fice. Make suré to give	your name and mail	out this coupon and mail it to ing address and indicate which e side of this mailer.	
Business	Health Care	Environment	Criminal Justice	
Children	Education	Energy	Seniors	
Name:				
Address:				
Town: Zip:				O
E-mail:				



If you're looking for an easy way to reduce your monthly energy bills you should check out the in-home programs offered by Connecticut Light & Power and funded by the Connecticut Energy Efficiency Fund. Under these programs, efficiency experts visit your house or apartment to conduct a comprehensive energy assessment. The technicians may:



- Evaluate wall and attic insulation and analyze appliances;
- Provide and install energy-saving compact fluorescent light bulbs;
- Discuss and leave information about money-saving tips to stay energy efficient year-round;
- Provide and install hot water-saving, low-flow shower heads and faucet

Residential energy audits—performed by Home Energy Solutions—are available to all Connecticut residents, regardless of income, for a one-time fee of \$75. If you're interested in having an energy audit, call 1-877-947-3873 or visit www.ctenergyinfo.com.

#### TAX CREDITS FROM WASHINGTON

In February, the American Recovery and Reinvestment Act of 2009 (ARRA) was signed into law by President Obama. I thought you might be interested in knowing about some of the key provisions that will impact individuals and families:

- ▶ Making Work Pay: A refundable tax credit of up to \$400, or \$800 if
- ▶ Temporary Increase in Earned Income Tax Credit: Increases to income limits and credit percentages for working families with three or more qualifying children
- ▶ Temporary Suspension of Tax on Portion of Unemployment Benefits: For tax year 2009, taxpayers can exclude up to \$2,400 of unemployment compensation.
- ► The American Opportunity Tax Credit: Hope Credit extended two years, and up to \$2,500 of allowable expenses may be refundable
- Qualified Opportunity Tax Credit (Sec 529 Accounts): For 2009 and 2010, qualified expenses for higher education tax free distributions is expanded

#### HELPING FAMILIES FACING FORECLOSURE

The housing market crash has had a devastating effect on our state and national economies. Connecticut has been a leader

in its effort to keep people in their homes and stabilize property values for all homeowners. We built on that success this year by expanding two important mortgage assistance programs. A new law now requires banks and homeowners to work



together to explore options before any foreclosure takes place and expands the banking commissioner's enforcement and investigative authority.

#### **Resources for Foreclosure Relief**

► The First Step in Connecticut

If you're having trouble paying your mortgage, or are facing delinquency or foreclosure, please contact the Connecticut's Housing Finance Authority (CHFA) at 1-877-571-2432. CHFA is prepared to give advice, screen your eligibility for potential assistance programs and offer other resources to help you keep your home. You can also contact my office at 1-800-842-1420.

#### CT FAMILIES

The Connecticut Fair Alternative Mortgage Lending Initiative & Education Services (CT FAMILIES) Program offers low and moderate-income homeowners the opportunity to refinance their non-FHA, adjustable-rate mortgages into affordable, fixed-rate loans. This program is also administered by CHFA. For more information call CHFA at the number above.

► The Emergency Mortgage Assistance Program (EMAP)

EMAP provides financial assistance for up to five years to Connecticut homeowners facing a temporary financial hardship who have fallen behind on their mortgage payments and have received a notice of foreclosure action from their lender. This program is administered by the Connecticut Housing Finance Authority (CHFA). Call them toll-free at 1-877-571-2432 for more information.

State Foreclosure Mediation Program

The Connecticut Judicial Branch provides foreclosure mediation in order to help homeowners and lenders reach a mutually agreeable resolution that aims to avoid home foreclosure. For more information, visit the Judicial Branch's Foreclosure Mediation Program Web site at www.jud.ct.gov/foreclosure.

▶ Free Advice from the Department of Banking

Connecticut's Mortgage Foreclosure Assistance Hotline is available at 1-877-472-8313, Monday through Friday, from 8:00 a.m. to 5:00 p.m. The hotline provides materials, contact information and advice for Connecticut homeowners in any stage of foreclosure.